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				Attorney Docket Number		RJ450		
DECLARATION FOR UTILITY OR DESIGN				First Named Inventor		RAYMOND A. JOAO		
PATENT APPLICATION			COMPLETE IF KNOWN					
	(37 CFR 1.63)			Application Number				
	X Declaration		Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	Filing Date	JA	NUARY 2, 2002		
	Submitted with Initial	OR		Art Unit				
	Filing			Examiner Name				

9	require	;d)	Examiner Name	<u> </u>								
As the below named inventor, I hereby declare that:												
My residence, mailing address, and citizenship are as stated below next to my name.												
I believe I am the orig	I believe I am the original and first inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:											
APPARATUS AND METHOD FOR PROVIDING MARKETING, ADVERTISING, AND/OR PROMOTIONAL, MATERIALS WITH ACCOUNT BILLING AND/OR ACCOUNT STATEMENT INFORMATION												
(Title of the Invention)												
the specification of w	vhich	·										
X is attached he	X is attached hereto											
OR was filed on (MM/DD/YYYY) as United States Application Number or PCT International												
Application Number		and was amended on (MM/DD/YYYY)			(if applicable).							
	ave reviewed and understa	and the contents of	the above identified spec	ification, including t	the claims, as amended by							
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.												
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.												
Prior Foreign A _l Number		Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached? YES NO							
		·										
Additional foreig	n application numbers are	listed on a suppler	nental priority data sheet	PTO/SB/02B attack	hed hereto:							

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DECLARATION — Utility or Design Patent Application

Direct all correspondence to: Customer Number or Bar Code Label OR XX Correspondence address below								
Name RAYMOND A. JOAO, ESQ.								
Address 122 BELLEVUE PLACE								
City YONKERS	ę	State NEW YORK	ZIP 10703					
Country U.S.A. Tele	ephone 914-9	969-2992	Fax914-969-2992					
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.								
NAME OF SOLE OR FIRST INVENTOR :	A petition has	s been filed for this unsign	ned inventor					
Given Name RAYMOND ANTHONY Family Name JOAO (first and middle [if any]) rows or Surname								
Inventor's Raymal anthony for Date 1/2/02								
YONKERS Residence: City	NEW YORF	U.S.A.	U.S.A. Citizenship					
Mailing Address 122 BELLEVUE PLACE								
YONKERS	NEW YORE	K 10703	U.S.A.					
NAME OF SECOND INVENTOR:	A petition has b	been filed for this unsigne	d inventor					
Given Name (first and middle [if any])	i i	Family Name or Surname						
Inventor's Signature			Date					
Residence: City	State	Country	Citizenship					
Mailing Address								
City	State	ZIP	Country					
Additional inventors are being named on thesupplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.								

Docket Number (Optional)

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STATEMENT CLAIMING SMALL ENTITY STATUS

(37 CFR 1.9(f) & 1.27(b))-INDEPENDENT INVENTOR **RJ450** Applicant, Patentee, or Identifier: RAYMOND ANTHONY JOAO Application or Patent No.:_ JANUARY 2, 2002 Filed or Issued:___ APPARATUS AND METHOD FOR PROVIDING MARKETING, ADVERTISING, AND/OR PROMOTIONAL, MATERIALS WITH ACCOUNT BILLING AND/OR ACCOUNT STATEMENT INFORMATION As a below named inventor, I hereby state that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees to the Patent and Trademark Office described in: the specification filed herewith with title as listed above. the application identified above. the patent identified above. I have not assigned, granted, conveyed, or licensed, and am under no obligation under contract or law to assign, grant, convey, or license, any rights in the invention to any person who would not qualify as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). Each person, concern, or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below: No such person, concern, or organization exists. Each such person, concern, or organization is listed below. Separate statements are required from each named person, concern, or organization having rights to the invention stating their status as small entities. (37 CFR 1.27) I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)) RAYMOND ANTHONY JOAO NAME OF INVENTOR NAME OF INVENTOR NAME OF INVENTOR Signature of inventor Signature of inventor Date

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